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K&K Insurance Group, Inc.  
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8 UNITED STATES DISTRICT COURT  
9 NORTHERN DISTRICT OF CALIFORNIA  
10 SAN FRANCISCO DIVISION  
11

12 SEAN MICHAEL CARTER,

13 Plaintiff,

14 v.

15 K&K INSURANCE GROUP, INC., d/b/a  
SPECIALTY BENEFITS ADMINISTRATOR,  
16 INC.; NATIONWIDE LIFE INSURANCE  
COMPANY; NATIONWIDE MUTUAL  
17 INSURANCE COMPANY; AON  
CORPORATION and DOES 1 to 100,

18 Defendant.  
19

Case No. 3:07-CV-5588-CRB

STIPULATION RE K&K INSURANCE  
GROUP INC.'S AGENCY STATUS

20 Defendant, K&K Insurance Group, Inc. ("K&K"), through its counsel, stipulates  
21 as follows:  
22

23 1. Defendant K&K did not make any coverage decision with respect to the  
insurance claim at issue in this litigation and had no authority under its agency agreement with  
24 Nationwide to deny a claim on the ground that it was not covered by the underlying policy issued  
25 by the carrier.  
26

27 2. The insurance claim at issue in this proceeding was beyond K&K's  
express claims adjusting authority.  
28

IT IS HEREBY STIPULATED.

DATED: January 3, 2008

BINGHAM MCCUTCHEN LLP

By /s/  
Elizabeth Kennedy  
Attorneys for Defendant,  
K&K Insurance Group, Inc.